

Information to identify the case:

Debtor 1	<u>Jeffrey Alan English</u>	Social Security number or ITIN	xxx-xx-3181
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Denise Ann English</u>	Social Security number or ITIN	xxx-xx-7110
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-22645-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeffrey Alan English

Denise Ann English

10/12/22

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jeffrey Alan English
Denise Ann English
Debtors

Case No. 17-22645-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 12, 2022

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Jeffrey Alan English, Denise Ann English, 665 Big Knob Road, Rochester, PA 15074-2619
r	+ JoAnne Gehm, 20206 Route 19, Cranberry Township, PA 16066-6112
r	+ Michelle Czekalski Bradley, Czekalski Real Estate, Inc., 7574 Franklin Road, Cranberry Township, PA 16066-2731
14653435	+ Honda Power Equipment, PO Box 14517, Des Moines, IA 50306-3517
14653436	+ Kubota Credit Corp, PO Box 2313, Carol Stream, IL 60132-2313
14653437	+ Louis DePaul, Eckert Seamans, 600 Grant Street, Pittsburgh, PA 15219-2788
14677911	Navient Solutions, LLC. on behalf of, United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 13 2022 04:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 13 2022 00:56:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Oct 13 2022 00:55:00	GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison, WI 53708
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 13 2022 00:56:00	Nationstar Mortgage LLC, et al, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
cr	+ Email/Text: RASEBN@raslg.com	Oct 13 2022 00:56:00	U.S. BANK NATIONAL ASSOCIATION, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853
14804532	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Oct 13 2022 00:55:00	United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961
14917767	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Oct 13 2022 00:55:00	GLHEC & Aff: GLHEGC, NELA, USAF, PO Box 8961, Madison WI 53708-8961
14673752	+ Email/Text: KubotaBKNotices@nationalbankruptcy.com	Oct 13 2022 00:56:00	Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14732530	Email/PDF: resurgentbknotifications@resurgent.com	Oct 13 2022 00:58:34	LVNV Funding, LLC its successors and assigns as, assignee of Roundup Funding L.L.C., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14712004	Email/PDF: resurgentbknotifications@resurgent.com	Oct 13 2022 00:58:34	LVNV Funding, LLC its successors and assigns as, assignee of CR Evergreen, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

District/off: 0315-2

User: auto

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14653438	Email/Text: nsm_bk_notices@mrcooper.com	Oct 13 2022 00:56:00	Nationstar Mortgage, PO Box 619096, Dallas, TX 75261
14694777	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 13 2022 00:56:00	Nationstar Mortgage LLC, Attn: Bankruptcy Dept., PO Box 619094, Dallas, TX 75261-9094
14710616	EDI: NAVIENTFKASMSERV.COM	Oct 13 2022 04:53:00	Navient CFC c/o, Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
14653439	EDI: NAVIENTFKASMSERV.COM	Oct 13 2022 04:53:00	Navient Solutions, PO Box 13611, Philadelphia, PA 19101
14652740	+ EDI: RECOVERYCORP.COM	Oct 13 2022 04:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14655574	EDI: PENNDEPTREV	Oct 13 2022 04:53:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14655574	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 13 2022 00:56:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14653441	Email/Text: amieg@stcol.com	Oct 13 2022 00:56:00	State Collection Service, PO Box 6250, Madison, WI 53716
14653440	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 13 2022 00:56:00	Santanander Consumer USA, PO Box 660633, Dallas, TX 75266-0633
14692197	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 13 2022 00:56:00	Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
14703926	EDI: WFFC2	Oct 13 2022 04:53:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Kubota Credit Corporation
cr		U.S. Bank National Association, as Trustee for SPE
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15250903	*+	Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2022

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank National Association as Trustee for SPECIALTY UNDERWRITING AND RESIDENTIAL FINANCE TRUST MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-BC5 bnicholas@kmlawgroup.com
Bryan P. Keenan	on behalf of Debtor Jeffrey Alan English keenan662@gmail.com melindap662@gmail.com; keenan.bryanp.r106644@notify.bestcase.com; ciennal662@gmail.com
Bryan P. Keenan	on behalf of Joint Debtor Denise Ann English keenan662@gmail.com melindap662@gmail.com; keenan.bryanp.r106644@notify.bestcase.com; ciennal662@gmail.com
Keri P. Ebeck	on behalf of Creditor Kubota Credit Corporation kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Kevin Scott Frankel	on behalf of Creditor Nationstar Mortgage LLC et al pabk@logs.com, logsecf@logs.com
Kristen D. Little	on behalf of Creditor Nationstar Mortgage LLC et al kdlittleecf@gmail.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Peter J. Caroff	on behalf of Joint Debtor Denise Ann English pcaroff2@hotmail.com
Peter J. Caroff	on behalf of Debtor Jeffrey Alan English pcaroff2@hotmail.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Sindi Mncina	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION smncina@rascrane.com

TOTAL: 11